

A STUDY OF THE PERSONAL EXPENSE ACCOUNTS OF A SELECT
GROUP OF HIGH SCHOOL AND JUNIOR HIGH SCHOOL GIRLS

A STUDY OF THE PERSONAL EXPENSE ACCOUNTS OF A SELECT
GROUP OF JUNIOR HIGH SCHOOL AND SENIOR HIGH SCHOOL GIRLS

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E. M. J.

TABLE OF CONTENTS

	Page
Introduction	vii
Review of Literature	ix
Procedure	xi
The Expense Accounts of a Group of Junior and Senior High School Girls. . . .	1
A Comparison of Expense Accounts of Junior High School and Senior High School Girls .	21
Summary	29
Appendix	33
Bibliography	36

LIST OF TABLES

	Page
I Information on the Relationship of Family Size, Family Income, and Expenditure of the Family Member Participating in the Study.	2
II Percentage of Families at Various Income Levels.	2
III Percentage of Family Wage-Earners Employed in Various Occupations.	3
IV Total Expenditures of the Groups.	3
V Average Amounts, and Distribution of Expenditure for the Seven Divisions of Personal Expense.	6
VI The Percentage of the Total Clothing Expenditure Spent for each of the Divisions of Clothing.	5
VII Quantity and Cost of Items of Clothing Purchased by the Entire Group.	8
VIII A Comparison of Percentage of the Groups Making Purchases of Clothing Items.	12
IX Expenditure for the Items of Personal Grooming.	15
X Expenditure for the Items of Leisure Activity.	18
XI Expenditure for the Items of Educations.	19
XII Expenditure for the Items of Gift Expenditure.	20
XIII Quantity and Cost of Items of Clothing Purchased by Junior High School Group.	25
XIV Quantity and Cost of Items of Clothing Purchased by Senior High School Group.	26

INTRODUCTION

A home as well as a business should be on a sound financial basis. Realization of this fact has placed a growing emphasis upon instruction in money management as a part of the home economics curriculum of school systems. Too often, however, this instruction has been concerned with the formation of buying habits for future use. Since this learning is of no immediate use, it fails to capture the students' interest, and little value is received. It must be recognized that the student is an active as well as a potential consumer; therefore, in order for the instruction of money management to function in his daily living, it must be based on his present needs. It is through a carefully gathered knowledge of the expenditures of the adolescent that these buying needs are discovered.

The Federal Security Agency of the United States Office of Education has said that consumer income and expenditure statistics may be used as a starting point for the analysis of income management. If this is true, the accumulation of data concerning expenditures of the adolescent would be of value in building a consumer guidance program for schools.

In this study of the personal expense accounts of a group of junior high school and senior high school girls, information has been secured concerning their expenditures for clothing, personal grooming, food, leisure activities, education, gifts,

and miscellaneous items. It is hoped that the information presented in this study may be of some value to those who are working out possible suggestions for helping the adolescent girl to meet her buying needs more adequately.

REVIEW OF LITERATURE

There has been much material published concerning the problem of family income management. It seems much of this has been pertaining to farm families or applicable only to families living on low income levels. But apparently there has been little literature published dealing with the problem of the expenditures of students of the public schools.

By a recent test given the students in a west coast high school, it was found that the annual income actually earned by 1400 boys and girls was \$65,000.00 per year. Their purchasing power for the year was \$304,000.00.¹ Assuming that this group is a typical one, it may be easily seen that the student is an active consumer.

Adolescents are concerned with matters relative to money. In a study made of 510 high school students in three high schools in the east, the problem which they considered the most serious were those concerned with the earning of money rather than with the expenditure of it.²

Many authorities attribute this to the emphasis being placed by the schools on training to increase earning ability. However, Dorothy Day found while studying at Columbia University in New York City that

¹ Fulton Reed, "Our Pupils are Already Active Consumers," Clearing House, Vol. XIV, (March 1940) pp. 427.

² Percival M. Symonds, "Economic Problems and Interests of Adolescents," School Review, Vol. XLVIII (February 1940) p. 97.

high school girls were very interested in the problem of looking their best on the limited amount of money they had to spend.³

With the students becoming more money-conscious, and with figures showing the vast amounts spent each year by adolescents, there has developed a need for assistance in buying and planning. Questionnaires were given 680 students in three Minnesota High Schools, all located in districts of moderate economic status. The answers to these questions substantiated the fact that students are unprepared to assume the responsibility of spending the money that they now have to spend. Less than 10 per cent of the girls knew how much they spent on clothing, and very few had ever planned a clothing budget. Eighty-seven per cent felt that their education in understanding money management, choice, making, and shopping experiences had been insufficient to be of much value to them.⁴ In a survey conducted in 1936 by Elsie M. Maxwell and Reva C. Tweedy at the University of Idaho, only thirteen per cent of the girls recognized the fact that high school home economics classes had helped them in wiser choices and expenditures.⁵

³ Dorothy S. Day, "ThirtyFive Dollars Does It," Practical Home Economics, Vol. XIX (June 1941) pp. 211.

⁴ Phoebe Gordon, "Teen Age and Its Money Problems," Clearing House, Vol. XI (March 1937) pp. 402.

⁵ Elsie M. Maxwell and Reva C. Tweedy, "Evidences of Need for Consumer Education in Idaho Public Schools," Journal of Home Economics, Vol. XXX (March 1937) pp. 175.

PROCEDURE

The group of girls participating in this study were students of the junior high school and the senior high school of Pratt, Kansas. Although there is a municipal junior college housed in the same building as the senior high school, no junior college girls participated in the study. Pratt is a town of seven thousand inhabitants located in the south central part of Kansas. It is situated in the wheat producing area of the state and therefore relies chiefly upon wheat as a source of income.

The girls who cooperated in the study were enrolled in one of the four clothing courses offered in the high school curriculum. This student group was composed of 21 junior high school girls classified as seventh graders, whose ages ranged from 12 to 14 years respectively, with the age of 12 occurring most frequently, and 58 girls from the senior high school classified as sophomores, juniors, and seniors, whose ages ranged from 14 to 19 years, with the age of 16 occurring most frequently.

Each girl was given an account book in which she recorded all personal expenses from September first to June first. This included the money she spent for herself and that spent for her by her family, with the exception of board and room. That item of expense was not included because of the difficulty of securing accurate information as to the girl's proportion of the family's expenditure. No set form was used in the account book for itemizing

daily expenditures, but seven definite divisions were used for the monthly summaries of the daily expenses. Five of these seven divisions were subdivided, but the remaining two were not divided because of the unlimited possibilities of items which might be classified under their headings. (Appendix: form 1)

The divisions and subdivisions were:

1. Clothing; including sport, afternoon, and formal dresses, skirts, sweaters, blouses, sport and dress shoes, hose, anklets, suits, coats, jackets, hats, gloves, slips, panties, brassiers, girdles, pajamas, housecoats, and playclothes;
2. Personal grooming; including cosmetics, care of the hair, and care of clothing;
3. Food between meals; having no subdivisions, but including such as: soft drinks, sandwiches, and candy;
4. Leisure Activities; including movies, parties and dances, school activities, and miscellaneous activities, such as bowling, skating, and vacations;
5. Education; including school fees, books and supplies, and fine arts lessons;
6. Gifts; including gifts to friends and family, and contributions to church and charity organizations;
7. Miscellaneous items; having no subdivisions but including such as: postage stamps, stationery, commencement announcements, and defense stamps;

The daily accounts were checked with the monthly summaries by the instructor at the end of each month.

A questionnaire was checked by the students for the purpose of obtaining information concerning their age, school classification, family income, occupation of family wage-earner, number of children in the family, and amount of money earned during the school year by the student. It was thought this information might aid in interpreting the results of the account books.

(Appendix: form II)

THE EXPENSE ACCOUNTS OF A GROUP OF JUNIOR AND SENIOR HIGH SCHOOL GIRLS

The questionnaire which was answered by each student participating in the study furnished some information, which, in part, may explain some of the variations or similarities of expenditure for the various items included in the expense account books. Information asked in the questionnaire included family size, family income, and occupation of the family wage-earner, since to some extent they influence expenditure patterns. Other information in the questionnaire was not useful. (Appendix: form II)

Results of the questionnaire showed that the girls came from families with an average of 6.14 members. There were more families having three members than any other number of members. The largest family of 13 members occurred twice; families of three members occurred seven times. There seemed to be little relationship between the size of the family and the amount of expenditure made by the girls in most cases. (Table I)

Of the seventy-two per cent of the group who answered the question relative to the amount of family income, more than one-half were from families living on less than \$1,500.00 per year. (Table II)

Although the questionnaire showed that farming was the chief occupation, railroad employment was an occupation of many of the wage-earners. (Table III) None of the junior high school girls were from rural homes, since the farm girls in the seventh grade

Number of Family Members	Per Cent of Families in Each Size Group	Average Annual Income Per Family	Average Expenditure of Family Member Participating in Study
3	8.8	\$1,112.00	\$142.98
4	16.5	1,740.00	88.54
5	26.8	1,946.00	106.77
6	14.1	1,533.00	103.13
7	8.8	1,677.00	99.17
8	10.2	1,900.00	74.31
9	8.8	1,994.00	108.00
10	2.4	1,500.00	66.77
11	1.2	1,800.00	152.80
12	0.0	000.00	00.00
13	2.4	660.00	92.51

Table I Information on the Relationship of Family Size, Family Income, and Expenditure of the Family Member Participating in the Study.

Family Income (Dollars)	Percentage of Families Having Incomes		
	Entire Group	Junior High School Group	Senior High School Group
Less than 1,000	21.0	5.9	26.2
1,000 to 1,499	33.3	41.2	28.2
1,499 to 1,999	17.5	29.4	12.8
2,000 to 2,499	12.2	11.7	12.8
2,500 to 2,999	5.3	5.9	7.2
over 3,000	10.6	5.9	12.8

Table II Percentage of Families at Various Income Levels.

would probably attend the rural grade school in their own communities. This also accounts for the relatively low per cent of incomes derived from farming as compared to incomes from railroad employment in an essentially agricultural community.

Occupations	Entire Group (Percentage)	Junior High School Group (Percentage)	Senior High School Group (Percentage)
Farmers	27.8	36.2	00.00
Railroad Employees	25.3	20.8	42.9
Professional Men	10.1	10.3	9.5
Independent Business Men	19.0	17.0	23.8
Day Wage-Earners	17.8	15.7	23.8

Table III Percentage of Family Wage-Earners Employed in Various Occupations.

The total expenditure of the girls was from \$230.72 to \$18.11 which made an average of \$103.59 for each of the 79 girls. (Table IV)

Group	Range of Expenditures		Average Expenditure Per Person
	Maximum	Minimum	
Entire Group	\$230.72	\$18.11	\$103.59
Junior High School	201.22	18.11	60.85
Senior High School	230.72	36.82	19.06

Table IV Total Expenditures of the Groups.

The questionnaire showed that the maximum amount was spent by an only child who came from a home with a salaried income, while the minimum amount was spent by a girl who was one of 11 children in a family dependent upon government financial aid.

According to the account books, more money was spent for clothing than for any other commodity or service used, with education, leisure, gifts, food between meals, and miscellaneous items following in order to the lowest expenditure which was for personal grooming. (Table V)

Slightly more than one-half of the total average amount, or \$59.27 was spent for clothing. Of this amount, 44.39 per cent was for outer clothing (Table VI which included informal dresses,

Division of Clothing	Per Cent of the Total Clothing Expenditure		
	Entire Group	Junior High School Group	Senior High School Group
Outer Clothing	44.39	36.13	46.00
Underwear	9.76	13.29	9.34
Hose	5.24	5.02	5.28
Footwear	16.72	21.58	15.76
Headwear	1.76	1.45	3.67
Wraps	13.41	15.09	12.76
Accessories	5.88	3.67	6.29
Play Clothes	2.79	3.25	1.82

Table VI The Percentage of the Total Clothing Expenditure spent for each of the Divisions of clothing.

Divisions of Expenditure	Average Expenditure Per Person	Percent of Total Expenditure	Average Expenditure Per Person	Percent of Total Expenditure	Average Expenditure Per Person	Percent of Total Expenditure
Clothing	\$ 59.27	57.21	\$ 36.41	59.85	\$ 67.57	56.75
Grooming	4.95	4.79	3.00	4.93	5.65	4.74
Food	6.59	6.36	3.47	5.70	7.71	6.47
Leisure Activity	7.87	7.60	3.58	5.88	9.42	7.91
Education	11.28	10.89	9.59	15.76	11.80	9.99
Gifts	7.53	7.26	3.09	5.09	9.14	7.68
Miscellaneous	6.10	5.89	1.69	2.79	7.69	6.46
Total Amount	103.59	100.00	60.83	100.00	119.06	100.00

Table V Average Amounts, and Distribution of Expenditure for the
Seven Divisions of Personal Expense.

formal dresses, skirts, blouses, and sweaters. The informal dresses, which were divided into sport and afternoon types, together represent almost one-half the amount spent for outer clothing. A larger amount was expended for the afternoon type than for sport dresses even though fewer of them were purchased. (Table VII) The range in price for afternoon dresses was from the maximum \$16.75 to the low minimum cost of \$.35 which was paid for a dress made as a renovation problem. The 40.5 per cent of the girls who purchased formal dresses paid an average price of \$7.50 per dress, with a price range from \$17.95 to \$1.50. Both the most expensive, and least expensive formal dresses were made of cotton material, but their variance in price was due to the expensive one having been purchased ready made while the other was made in a clothing class. There seemed to be little relationship between the number of dresses purchased and the family income, since 16 were purchased by a girl whose family had a yearly income of \$1200.00 while a girl whose family income was \$3000.00 bought none. The average number of dresses bought was 4.16 for each of which \$3.02 was paid. The fact that all the girls were enrolled in clothing classes in which dresses were made probably lowered the average cost of the garment.

Of the \$26.30 spent for outer clothing, (Chart I), \$6.96 was for sweaters, skirts, and blouses. Their popularity for school wear was the cause for the relatively large expenditure devoted

Items	Total Number Pur- chased	Number of Individual Purchases			Cost per Item (Dollars)			Total Individual Expenditure			Total Group Expend- itures	Percent- age of Total Clothing Expenditure
		Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age		
Dresses	329	16	0	4.16	16.75	.35	3.02	66.38	0	12.57	994.17	21.23
Sport	172	8	0	2.17	6.95	.45	2.09	16.00	0	4.55	359.29	7.67
Good	157	16	0	1.98	16.95	.35	4.04	66.38	0	8.36	634.86	13.56
Skirts	108	6	0	2.18	6.00	.20	2.18	15.50	0	2.98	235.93	5.04
Blouses	145	8	0	1.06	3.50	.25	1.06	8.50	0	1.95	154.36	3.29
Sweaters	92	7	0	1.74	3.50	.40	1.74	14.86	0	2.03	160.60	3.43
Shoes	240	9	0	3.03	9.00	.70	3.26	31.95	0	9.90	782.86	16.72
Sport	95	7	0	1.83	9.00	.70	2.92	24.45	0	5.35	423.63	9.65
Good	145	3	0	1.20	7.98	1.65	3.78	14.00	0	4.55	359.23	7.67
Hose	138	5	0	1.73	2.00	.19	.97	8.00	0	1.70	134.29	2.87
Anklets	583	18	0	7.37	.50	.10	.19	4.80	0	1.40	111.13	2.37
Coats	46	2	0	.58	22.00	2.90	10.98	22.00	0	6.39	505.08	10.78
Suits	29	2	0	.36	35.00	1.22	9.86	35.00	0	3.62	286.01	6.10
Jackets	33	3	0	.41	17.95	.50	3.73	17.95	0	1.56	123.18	2.63
Formals	34	2	0	.43	17.95	1.50	7.50	17.95	0	3.14	248.27	5.30
Hats	50	3	0	.63	5.00	.15	1.43	6.00	0	.90	82.51	1.76
Gloves	35	3	0	.44	2.00	.20	.95	6.00	0	.42	33.37	.71
Purses	63	4	0	.80	4.98	.07	.89	7.98	0	.71	56.31	1.20
Jewelry	150	9	0	1.89	13.00	.05	1.24	22.67	0	2.35	186.02	3.97
Slips	145	14	0	1.83	3.98	.20	1.13	15.95	0	1.86	164.99	3.52
Panties	274	12	0	3.46	1.00	.10	.32	6.30	0	1.12	89.00	1.90
Brassieres	93	10	0	1.18	1.50	.20	.51	4.17	0	.61	48.08	1.03
Girdles	22	3	0	.28	2.50	.25	1.13	6.00	0	.31	24.92	.53
Nightwear	42	2	0	.53	4.00	.70	1.87	4.98	0	1.99	78.45	1.67
Housecoats	18	1	0	.22	4.00	1.08	2.89	3.98	0	.66	52.13	1.11
Play Clothes	49	4	0	.62	7.98	.50	2.67	11.96	0	1.76	130.90	2.79

Table VII Quantity and Cost of Items of Clothing Purchased by the Entire Group

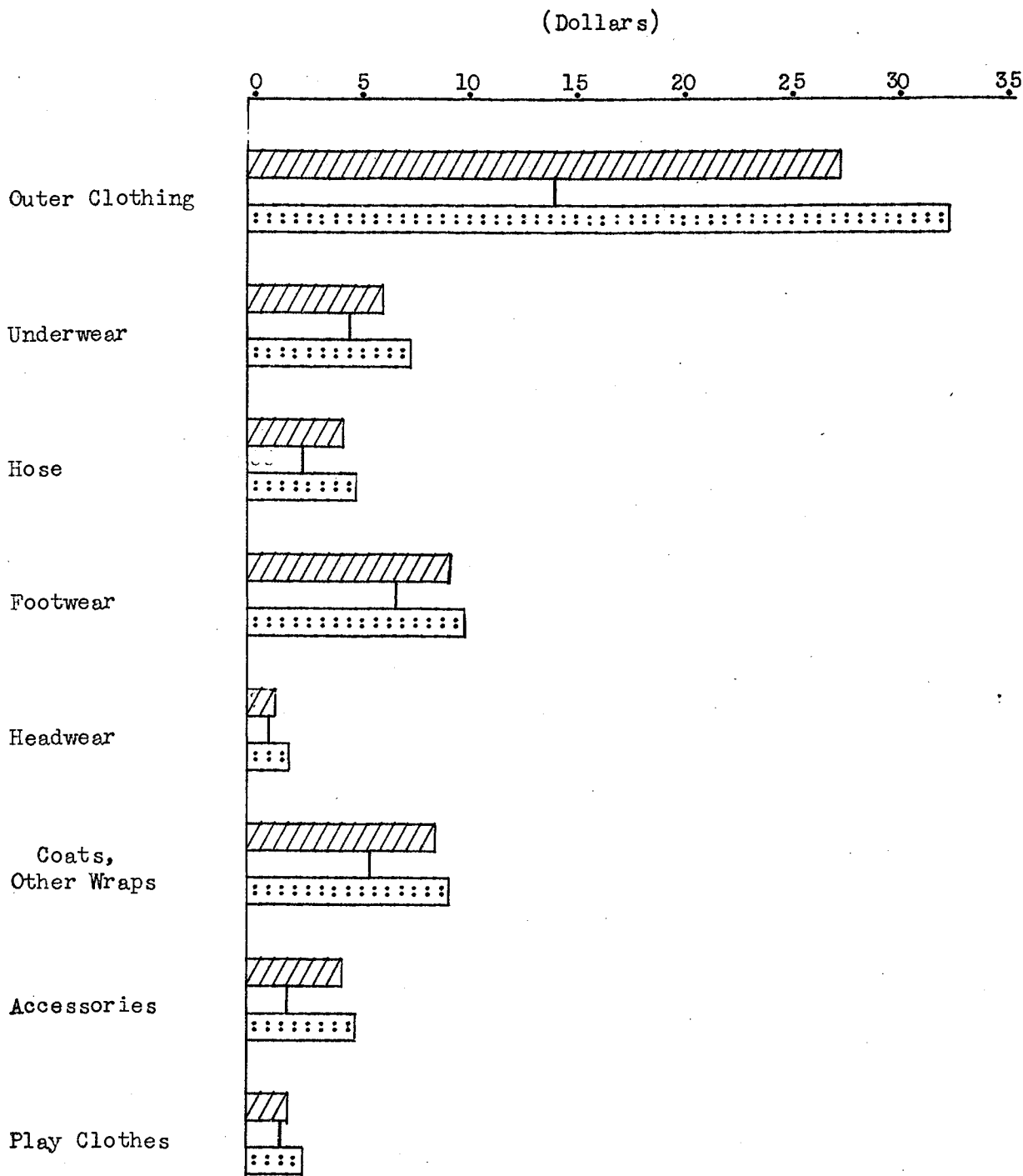





Chart I A Comparison of the Average Expenditures for Items of Clothing by the Entire Group, the Junior High School Group, and the Senior High School Group.

Entire Group  Junior High School Group 
 Senior High School Group 

to them. The wide variety of patterns and materials in vogue during the school year, and the variation in the sizes of the girls were responsible for the price deviation of \$6.00 to \$.20 for skirts. The average price paid per sweater was \$1.74 compared to \$1.06 for blouses.

Fewer suits were purchased than any other one item classified under outer clothing, and the variation of price range was greater than for any article of clothing. The highest price was \$35.00, and the lowest was \$1.22 paid for a suit made from a coat as a renovation project.

Slips, panties, brassieres, girdles, pajamas, and housecoats were classified as underwear. Together they constituted 9.76 per cent of the total clothing expenditure, and represented an average cost of \$5.55 to each girl. More money was spent for slips than for any other item of underwear. The price per garment varied from 3.98 to \$.20 with an average of \$1.13. An interesting thing to notice is that during the nine month school term, one girl purchased 14 slips for which she paid \$15.95, while 25.4 per cent of the girls purchased no slips during the same period. Panties and brassiers represent 2.93 per cent of the entire clothing expenditure. Each girl purchased 3.46 panties and 1.13 brassieres, for which she paid on the average a total of \$1.73. Girdles were purchased by only 20 per cent of the girls, and they formed a smaller percentage of the clothing expenditure than any other item.

Pajamas and housecoats together received approximately the same importance as slips in regard to the percentage of clothing expenditure.

Of the total amount spent for clothing, 5.24 per cent was used for hose and anklets. More money was expended for long hose, although more than four times as many anklets were purchased. The average purchase per individual was 3.1 pairs of anklets and hose, however the largest purchase was 18 pairs. Anklets ranged in price from \$.50 to \$.10, but a greater variation was found in the price of long hose which ranged from \$2.00 to \$.19.

A larger per cent of the group made purchases for shoes than for any other item of clothing, with only 2.6 per cent of the girls making no purchases. (Table VIII) Shoes formed 16.72 per cent of the clothing expenditure, exceeded only by that spent for dresses. Shoes were divided into sport and dress types. Sixty per cent of the shoes bought were sport shoes. However, only 54 per cent of the amount expended for footwear was for that type. This indicates the tendency of the teen-age girl to pay a greater price for dress shoes. The girls purchased an average of 3.03 pairs of shoes, paying an average price of \$3.26 per pair. The largest number purchased by an individual was nine pairs. (Table VII) and the highest total amount spent by an individual on shoes was \$31.95.

Hats represented 1.76 per cent of the clothing expenditure. More than one-half of the girls made no purchases. The price per

Items	Percentage of Group Making Purchases		
	Entire Group	Junior High School Group	Senior High School Group
Dresses	96.2	100.0	94.8
Sport	82.2	85.7	81.0
Afternoon	89.9	95.2	87.9
Skirts	70.8	57.1	75.8
Blouses	55.6	52.3	72.4
Sweaters	63.2	38.1	56.8
Shoes	97.4	95.2	98.2
Sport	91.2	85.7	93.1
Dress	86.0	85.7	86.2
Hose	65.8	43.8	74.1
Anklets	96.2	95.2	96.5
Coats	54.4	52.3	55.1
Suits	34.1	14.2	41.3
Jackets	35.4	28.6	37.9
Formals	40.5	19.5	51.7
Hats	46.8	47.6	46.5
Gloves	34.1	33.3	34.4
Purses	48.1	57.1	44.8
Jewelry	73.4	71.4	74.1
Slips	74.6	76.2	74.1
Panties	75.0	80.9	68.9
Brassieres	45.5	14.2	56.8
Girdles	20.2	4.7	22.4
Nightwear	40.5	28.8	44.9
Housecoats	22.7	23.8	22.4
Playclothes	43.0	43.8	32.1

Table VIII A Comparison of Percentage of the Groups Making Purchases of Clothing Items.

hat ranged from \$5.00 paid for a winter felt hat, to \$.15 which was paid for a cotton "beanie." The average price was \$1.43. The standards of dress of this particular group did not include hats as a necessity; therefore, it seemed that they were less interested in them than in any other part of their wardrobe.

Wraps, including coats and jackets, composed 13.41 per cent of the clothing expenditure. Four times as much was spent by the group for coats as for jackets. As would be expected, the average price of coats was higher than that of any other garment. (Table VII)

Five and eighty-eight hundredths per cent of the clothing expenditure was spent for accessories, including gloves, purses, and jewelry. Of these, jewelry was the item of greatest expense. Seventy-three and four tenths per cent of the girls purchased jewelry from the \$.05 trinket type to the class rings purchased by the girls of the junior class in senior high school. The latter was responsible for raising the average price per article to \$.24.

Since purses had a utilitarian value for school and were accepted as almost a necessity, more of them were purchased than were gloves. (Table VI) Only about 34 per cent of the group made glove purchases. The average price paid per pair of gloves was \$.95 while the price per purse was \$.89. (Table VII)

The popularity of slacks and shorts, classified as play clothes, can only be partly shown since this study did not cover the summer months during which there would undoubtedly be more of such purchases

made. However, nearly one-half of the girls did buy play clothes which ranged from a slack suit costing \$7.98 to a pair of shorts costing \$.50.

The group spent twelve times as much on clothing as they did for personal grooming. (Table V and Chart II) The average amount spent per girl for grooming was \$4.95, nearly one-half of which was spent for care of the hair. (Table IX) Upkeep and dry cleaning of clothing exacted the second highest amount while the amount spent for cosmetics was the least.

Food between meals accounted for 6.36 per cent of the total expenditure, or \$6.59 per individual. The largest amount spent was \$26.00 while 15.2 per cent of the girls had no expense for this item.

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Cosmetics	\$ 9.05	\$.00	\$ 1.06	21.44
Care of the Hair	15.50	.00	2.26	45.72
Care of Clothing	10.00	.00	1.62	32.84
Entire Group				

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Cosmetics	\$ 5.00	\$.00	\$.54	17.89
Care of the Hair	5.00	.00	1.41	47.00
Care of Clothing	10.00	.00	1.05	35.11
Junior High School Group				

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Cosmetics	\$ 9.05	\$.00	\$ 1.25	22.12
Care of the Hair	15.50	.00	2.57	45.45
Care of Clothing	10.00	.00	1.83	32.43
Senior High School Group				

Table IX Expenditure for the Items of Personal Grooming.

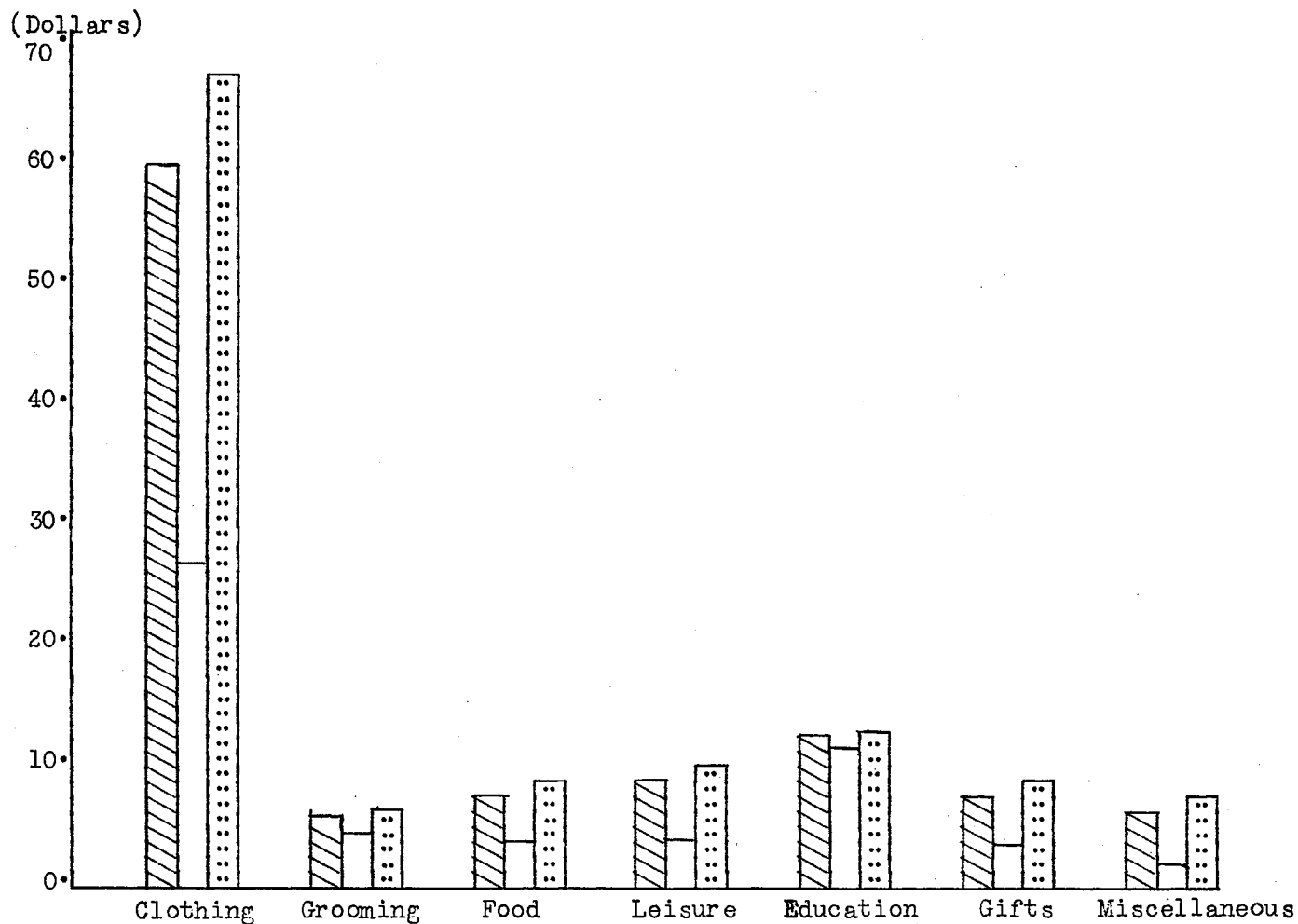





Chart II A Comparison of the Total Expenditure for Items of Expense by the Entire Group, the Junior High School Group and the Senior High School Group.

Entire Group 

Junior High School Group 

Senior High School Group 

All of the girls had some expense for leisure activities, varying from \$31.50 to \$.25 with the average being \$7.87. This does not show the actual amount spent for their leisure because many of the older girls dated, and were thus relieved of much of the expense for their leisure activities. Almost one-half of the total amount spent on leisure was spent for movies. One girl attended 59 movies for which she paid \$20.00, however the average amount spent was \$3.79. Two dollars and eighteen cents was spent for miscellaneous activities and \$.85 was spent for parties and dances. (Table X)

Expenses for educational advancement was secondary in amount only to clothing. School fees cost the average girl \$1.74 while she paid \$7.20 for books and school supplies. Only 10 per cent of the girls expended money for fine arts lessons. (Table XI)

All members of the group had some expense for gifts. The average amount spent was \$7.53, about 75 per cent of which was spent for gifts to friends and family, and the remainder for contributions to church and charity organizations. (Table XII)

Miscellaneous items included articles and services that could not be classified under the other divisions of the expense accounts. The average amount spent for miscellaneous items was \$6.10. A large part of the maximum expenditure of \$96.00 was invested by the girl in defense bonds.

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Movies	\$20.00	\$.00	\$ 3.79	48.00
School Activities	4.50	.00	1.05	13.00
Parties and Dances	7.00	.00	.85	10.00
Miscellaneous Activities	23.41	.25	2.18	29.00
Entire Group				

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Movies	\$ 5.20	\$.00	\$ 1.72	48.00
School Activities	2.50	.00	.60	17.00
Parties and Dances	5.00	.00	.49	14.00
Miscellaneous Activities	4.00	.25	.77	21.00
Junior High School Group				

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
Movies	\$20.00	\$.34	\$ 4.50	48.00
School Activities	4.50	.00	1.21	13.00
Parties and Dances	7.00	.00	.95	10.00
Miscellaneous Activities	23.41	.00	2.66	29.00
Senior High School Group				

Table X Expenditure for the Items of Leisure Activity.

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
School Fees	\$ 8.04	\$.00	\$ 1.74	15.30
Books and Supplies	18.00	.00	7.20	63.80
Fine Arts Lessons	37.00	.00	2.34	20.90

Entire Group

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
School Fees	\$ 5.00	\$ 1.00	\$ 1.20	12.40
Books and Supplies	9.00	.00	4.67	48.87
Fine Arts Lessons	19.50	.00	3.72	38.73

Junior High School Group

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Grooming Expenditure (Percentage)
	Maximum	Minimum		
School Fees	\$ 8.04	\$.00	\$ 1.94	16.23
Books and Supplies	18.00	.00	8.04	67.62
Fine Arts Lessons	37.00	.00	1.92	16.15

Senior High School Group

Table XI Expenditures for Items of Education.

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Gift Expenditure (Percentage)
	Maximum	Minimum		
Gifts to Friends and Family	\$20.00	\$.10	\$ 5.50	.73
Contributions to Church and Charity	10.25	.00	2.03	.27

Entire Group

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribtuion of Total Gift Expenditure (Percentage)
	Maximum	Minimum		
Gifts to Friends and Family	\$ 5.00	\$.10	\$ 1.90	.61
Contributions to Church and Charity	5.00	.00	1.19	.39

Junior High School Group

Classification of Expenditure	Range of Expenditure (Dollars)		Average Expenditure Per Person	Distribution of Total Gift Expenditure (Percentage)
	Maximum	Minimum		
Gifts to Friends and Family	\$20.00	\$.10	\$ 6.79	.74
Contributions to Church and Charity	10.25	.00	2.35	.26

Senior High School Group

Table XII Expenditure for the Items of Gift Expenditure.

A COMPARISON OF EXPENSE ACCOUNTS OF JUNIOR
HIGH SCHOOL AND SENIOR HIGH SCHOOL GIRLS

One can see the results of the investigation from a different perspective when comparing and contrasting the expenditures of the junior and senior high school girls. It seemed to be of particular value to know what the differences were, therefore a comparison of the younger junior high school and the older senior high school girls has been made.

There was a marked difference in the amounts of expenditure of the junior and senior high school girls. (Table IV) The fact that the senior high school girl spent twice as much money as the junior high school girl has several apparent reasons. The senior high school girl was influenced by the standards of dress of the junior college girl with whom she was associated more or less closely. The senior high school had numerous and varied activities in connection with school clubs and organizations such as dances, parties, and athletic events. The junior high school did not have them. These made demands upon the senior school girl's budget, especially in the way of clothing expenditures. Many of the older girls earned money which enabled them to have more spending money than the younger girls.

Although the senior high school girl spent twice as much for clothing as did the junior high school girl. (Chart II) A lower per cent of her entire expenses was for clothing. (Chart III)

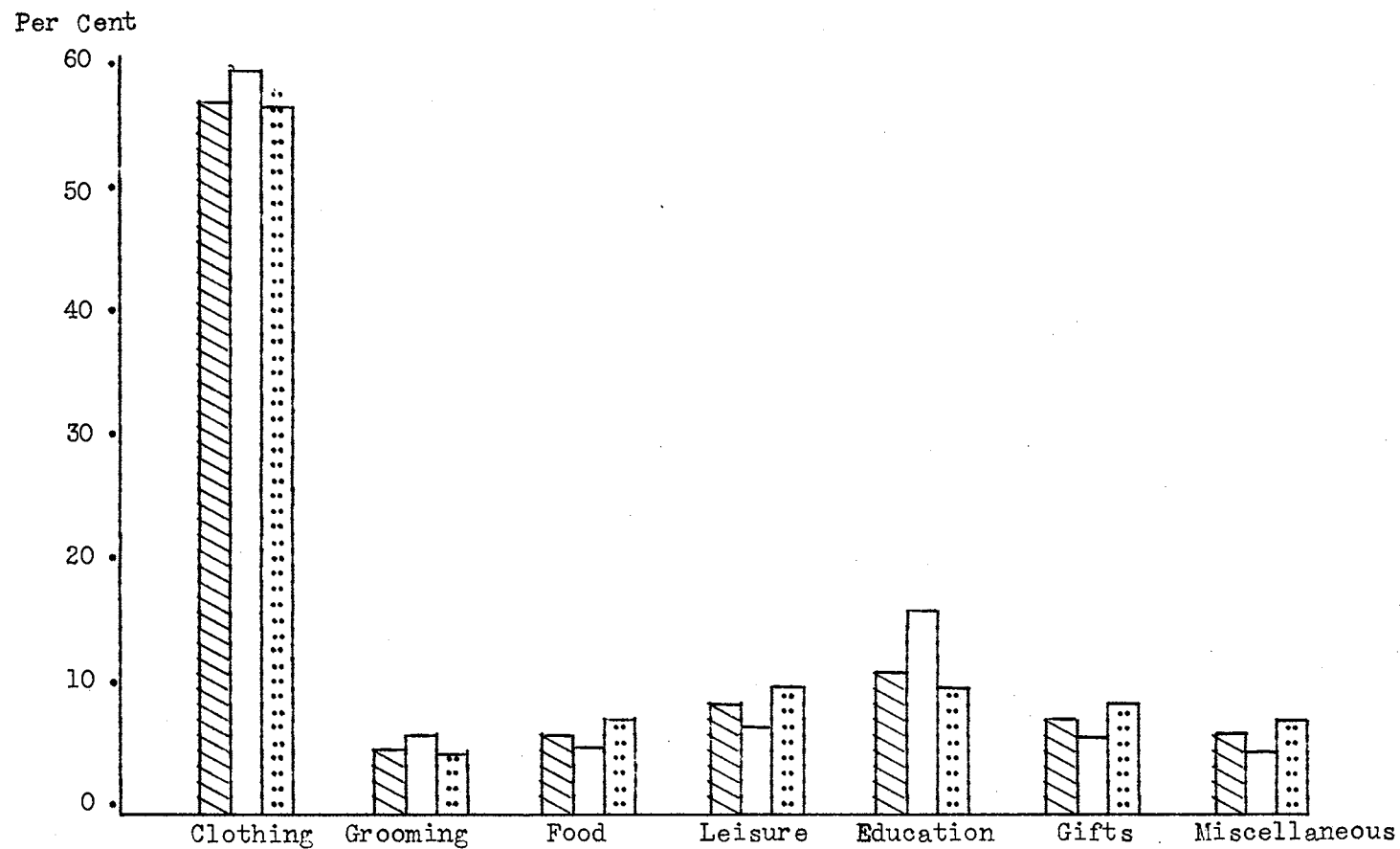





Chart III Percentage of the Total Expenditure on Items of Personal Expense of the Entire Group, the Junior High School Group, and the Senior High School Group.

Entire Group 

Junior High School Group 

Senior High School Group 

All of the junior high school girls purchased informal dresses, while only 94.8 per cent of the senior high school girls bought them. (Table VII) A probable explanation for this is that sweaters, blouses, and skirts replaced sport dresses to a great extent in the senior high school girl's wardrobe while they did not in the younger girl's.

The junior high school girl purchased fewer formal dresses than any other item of clothing, only 9.5 per cent of them made such purchases. The 51.7 per cent of the senior high school who purchased formals were almost entirely girls in the junior class who were buying dresses for their annual banquet.

The senior high school purchase of suits per individual was three times as great as the junior high school purchase. Of the senior high school group, 41.3 per cent purchased as contrasted with 14.2 per cent of the junior high school group.

A smaller per cent of the clothing expenditure of the senior high school girl was spent for underwear than the per cent spent by the junior high school girl. (Table VI) In both groups more of the underwear expenditure was for slips. Both groups purchased about the same number of panties, however the senior high school group bought about four and one-half times as many brassieres and more than two times as many girdles. Twenty-two and four tenths per cent of the older group purchased girdles, while only one girl in the younger group made a purchase and she was older and

larger than the average girl of her school classification. The senior high school girls purchased twice as many pajamas and night gowns as the junior high school girl, but they spent approximately the same for housecoats. (Tables XIII and XIV)

There was no outstanding difference in the percentage of the entire clothing expenditure spent for hose and anklets combined. The senior high school girl spent \$2.14 for hose and \$1.42 for anklets, while the junior high school girl spent \$.46 for hose and \$1.35 for anklets. The number of anklets purchased per girl was about the same in both groups, but the senior high school girl purchased almost two and one-half times as many pairs of long hose. The average price paid per pair for anklets differed very little in the two groups, but the older group spent twice as much for a pair of long hose as the younger group which was partly the result of the younger group wearing cotton hose.

The senior high school group spent more per member for hats and paid more per hat than the junior high school group. They also paid a greater variety of prices. (Tables XIII and XIV)

As far as the number of girls making purchases of coats was concerned, it was similar in both groups, but a greater number of the older group bought jackets. The senior high school girl paid an average of \$11.37 for coats and the junior high school group paid \$9.71.

As probably would be anticipated, the senior high school girl spent a greater per cent of her clothing expenditure for accessories

Items	Total Number Pur- chased	Number of Individual Purchases			Cost per Item (Dollars)			Total Individual Expenditure			Total Group Expend- itures	Percent- age of Total Clothing Expenditure
		Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age		
Dresses	77	12	1	3.70	6.00	.45	1.91	25.00	.45	7.02	147.71	19.31
Sport	49	8	0	2.30	5.00	.45	1.70	3.00	0.00	3.98	83.36	10.90
Good	28	4	0	1.30	6.00	2.30	2.50	10.95	.50	3.04	64.35	8.41
Skirts	21	4	0	1.00	3.95	.20	1.85	9.00	0.00	1.85	38.86	5.08
Blouses	30	5	0	1.43	3.00	.25	.89	6.78	0.00	1.27	26.82	3.50
Sweaters	15	4	0	.71	3.00	.59	1.50	8.00	0.00	1.07	22.55	2.95
Shoes	56	5	0	2.66	6.00	.70	2.95	16.00	0.00	7.86	165.29	21.56
Sport	37	4	0	1.76	4.00	.70	2.59	12.00	0.00	4.57	69.29	12.55
Good	19	2	0	.90	6.00	1.98	3.64	6.50	0.00	3.29	96.00	9.06
Hose	18	5	0	.85	1.19	.19	.55	1.98	0.00	.47	9.97	1.30
Anklets	164	18	0	7.81	.50	.10	.17	4.50	0.00	1.35	28.49	3.72
Coats	11	2	0	.52	22.00	4.98	9.71	22.00	0.00	5.08	106.86	13.09
Suits	3	1	0	.14	17.50	3.00	8.50	17.50	0.00	1.21	25.50	3.33
Jackets	8	3	0	.38	5.00	.50	1.91	5.00	0.00	.73	15.32	2.00
Formals	2	1	0	.09	10.00	5.00	7.50	10.00	0.00	.71	15.00	1.96
Hats	12	3	0	.57	2.00	.25	.92	2.58	0.00	.53	11.10	1.45
Gloves	8	2	0	.38	1.00	.20	.55	1.50	0.00	.21	14.45	.58
Purses	18	3	0	.86	2.00	.07	.54	2.58	0.00	.46	9.72	1.27
Jewelry	51	9	0	2.43	2.50	.05	.29	4.50	0.00	.72	15.14	1.97
Slips	35	4	0	1.66	4.00	.20	1.01	9.00	0.00	1.68	35.39	4.62
Panties	80	10	0	3.81	.54	.10	.29	3.50	0.00	1.11	23.47	3.69
Brassieres	7	5	0	.33	1.00	.35	.60	2.20	0.00	.20	4.20	.55
Girdles	3	3	0	.14	2.00	2.00	2.00	6.00	0.00	.28	6.00	.78
Nightwear	8	2	0	.38	2.00	1.00	1.75	4.49	0.00	.66	14.03	1.83
Housecoats	5	1	0	.24	4.00	1.98	2.79	4.00	0.00	.66	13.96	1.82
Play Clothes	16	4	0	.76	3.54	.55	1.55	5.63	0.00	1.18	24.85	3.25

Table XIII Quantity and Cost of Items of Clothing Purchased by Junior High School Group

Items	Total Number Pur- chased	Number of Individual Purchases			Cost per Item (Dollars)			Total Individual Expenditure			Total Group Expend- itures	Percent- age of Total Clothing Expenditure
		Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age	Maxi- mum	Mini- mum	Aver- age		
Dresses	252	16	0	4.34	16.95	.35	3.35	66.38	0	14.59	846.44	21.60
Sport	123	5	0	2.12	6.95	.65	2.24	16.00	0	4.75	275.93	7.04
Good	129	16	0	2.22	16.95	.35	4.42	66.38	0	9.83	570.51	14.56
Skirts	87	6	0	1.58	6.00	.75	2.26	15.50	0	3.39	197.07	5.03
Blouses	77	8	0	1.98	3.70	.20	1.11	8.50	0	2.19	127.54	3.52
Sweaters	115	7	0	1.33	3.50	.40	1.70	14.86	0	2.36	138.05	3.25
Shoes	184	9	0	3.17	9.00	1.00	3.35	31.95	0	10.64	617.57	15.76
Sport	76	7	0	1.86	9.00	1.00	3.03	24.45	0	5.64	327.63	8.36
Good	108	3	0	1.31	7.95	1.65	3.81	14.00	0	5.00	289.94	7.40
Hose	120	6	0	2.06	2.00	.29	1.03	8.00	0	2.14	124.32	3.17
Anklets	419	15	0	7.22	.45	.10	.19	4.80	0	1.42	82.64	2.12
Coats	35	2	0	.60	20.00	2.90	11.37	20.00	0	6.86	398.22	10.01
Suits	26	2	0	.45	35.00	1.22	10.02	35.00	0	4.49	260.51	6.65
Jackets	25	2	0	.43	17.95	1.25	4.31	17.95	0	1.86	107.86	2.75
Formals	32	2	0	.55	17.95	1.50	7.29	17.95	0	4.02	233.27	5.95
Hats	38	3	0	.65	5.00	.15	1.88	6.00	0	1.23	71.41	1.82
Gloves	27	3	0	.45	2.00	.29	1.07	6.00	0	.50	28.92	.74
Purses	45	4	0	.78	4.98	.10	1.03	7.98	0	.85	46.56	1.19
Jewelry	99	7	0	1.70	13.00	.05	1.71	22.67	0	2.94	170.88	4.36
Slips	110	14	0	1.90	3.98	.35	1.17	15.96	0	2.23	129.66	3.30
Panties	193	12	0	3.33	1.00	.25	.33	6.30	0	1.13	65.53	1.67
Brassieres	86	10	0	1.48	1.50	.20	.51	4.17	0	.75	43.88	1.12
Girdles	19	2	0	.33	2.50	.25	.99	4.25	0	.32	18.92	.48
Nightwear	34	2	0	.59	4.00	.70	1.89	4.98	0	1.10	64.42	1.64
Housecoats	13	1	0	.22	3.98	1.08	2.93	3.98	0	.67	38.17	.97
Play Clothes	33	2	0	1.82	7.98	.50	3.21	11.96	0	1.82	106.05	2.70

Table XIV Quantity and Cost of Items of Clothing Purchased by Senior High School Group

than the junior high school girl. She spent an average total of \$2.94 for jewelry, while the junior high school girl spent \$.72. The senior high school group purchased more gloves, but fewer purses than the junior high school group and in both instances the senior high school group paid more per article.

A greater per cent of the younger group bought play clothes, although as individuals, the senior high school group spent more for them, and paid twice as much for each garment. (Tables XIII and XIV)

Both groups spent more for care of the hair than for any other item of personal grooming, the least being spent on cosmetics. (Table IX) The senior high school girl spent more than the junior high school girl on all items of grooming. However, there was less difference in the amounts spent by the two groups for care of clothing than for the care of hair or cosmetics. The smaller girls wore simpler hair styles and wore very little make-up which accounts for their smaller expenditure on care of the hair and cosmetics.

All girls in both groups made some expenditure for leisure activity. Despite the fact that many of the high school girls had some leisure expenses provided for by someone outside of the family, the senior high school group spent two and one-half times the amount that the junior high school group spent. (Chart II) In both cases, movies exacted the highest amount of the leisure expenditure. (Table X)

The senior high school girl spent a smaller per cent of her total expenditure on education than did the junior high school girl. (Chart III) School books and supplies account for the largest amount in both groups' expenditure. Only 6.9 per cent of the senior high school girls had an expenditure for fine arts lessons, as compared to the 28.57 per cent of the junior high school girls. (Table XI)

The older group spent \$7.71 for food between meals while the younger group spent \$3.47.

One hundred per cent of both groups either purchased gifts for friends and family, or made contributions to church or charity organizations. The senior high school group had about three times as much expenditure for this item as did the junior high school group. (Table XII)

The senior high school girl spent more for miscellaneous items than the junior high school girl, (Chart II) but there was such a variety of items listed, no effective comparisons could be made.

SUMMARY

A study of the expenditures of the junior and senior high school girls shows them to be active consumers. Data for this study was secured through personal expense account books of 79 junior high school and senior high school girls enrolled in clothing classes of the high school in Pratt, Kansas. Questionnaires were also used to obtain some facts concerning the homes and families from which the girls came. A summary of the information gained from the study follows:

I. The homes and families of the girls.

1. The girls participating in the study came from homes averaging 6.14 members. The smallest family group was three members while the largest was 13 members.
2. More than one-half of the girls came from homes whose income was less than \$1,500.00.
3. More than one-half the family wage-earners were farmers or railroad employees.

II. The expenditures of the group.

1. The group spent a total amount of \$8,183.70 during the school term. The average expenditure for the girls was found to be \$103.72 with clothing expenses claiming \$59.27 of it, education \$10.39, leisure \$7.60, gifts \$7.26, food between meals \$6.36, miscellaneous items \$5.89, and personal grooming \$4.77.
2. All of the girls had some expense listed under clothing, leisure, and gift expenditures, while there were

some girls who had no expense under the other divisions of items.

3. Care of the hair exacted the largest per cent of the personal grooming expenditure.
4. The largest amount of the leisure expenditure was used for movies.
5. Books and supplies represented the greatest expenditure for education.
6. The group spent more of their gift expenditure for gifts to friends and family than they gave as contributions to church and charity organizations.
7. Of the clothing expenditure, the greatest amount was spent for dresses, the second largest amount was spent for shoes and the least for girdles.

III. The average amounts of clothing items purchased by the group.

1. The girls purchased during the school term, an average of 9.10 pairs of hose, 4.16 dresses, 3.46 panties, 3.02 pairs of shoes, 1.89 pieces of jewelry, 1.83 slips, 1.83 skirts, 1.18 brassieres, 1.16 sweaters, 8.0 purses, .63 hats, .62 playclothes, 1.58 coats, .53 nightwear, .44 gloves, .43 formal dresses, .41 jackets, .36 suits, .28 girdles, .22 housecoats.

IV. A comparison of the junior and senior high school girl's expense accounts.

1. The senior high school girl spent an average total of

\$119.06, and the junior high school girl spent \$60.85.

2. Both groups spent the greatest percentage of their expenditure for clothing. The importance placed by the two groups on various items of clothing, is shown by the following comparative listing, ranked in order of the number of girls making purchases.

JUNIOR HIGH SCHOOL GROUP	SENIOR HIGH SCHOOL GROUP
1. Dresses	1. Shoes
2. Shoes and Anklets	2. Dresses
3. Panties	3. Anklets
4. Slips	4. Skirts
5. Jewelry	5. Jewelry
6. Skirts and Purses	6. Slips and Long Hose
7. Blouses and Coats	7. Blouses
8. Hats	8. Sweaters and Brassieres
9. Play Clothes and Long Hose	9. Coats
10. Sweaters	10. Formal Dresses
11. Gloves	11. Hats
12. Jackets and Nightwear	12. Nightwear and Purses
13. Housecoats	13. Jackets
14. Brassieres	14. Gloves
15. Formal Dresses	15. Play Clothes
16. Girdles	16. Housecoats and Girdles

3. For all commodities and services, excepting sport dresses and fine arts lessons, the expenditure of the senior high school girl was greater than the junior high school girl.

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APPENDIX

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FORM I
QUESTIONNAIRE

1. Number of your account book _____.
 2. Age _____
 3. School Classification _____
 4. How many children are there in your family? _____
 5. How many of them are girls? _____ Boys? _____
 6. What is your father's occupation? _____
 7. Does your mother work outside the home? _____ If so, what does she do? _____
 8. What is the annual income of your family? _____
 9. Do you earn any money? _____
 10. Do you earn all the money you spend? _____
 11. How much do you earn per month during the year? _____
 12. Do you have an allowance? _____ How much is it per month? _____
 13. List the articles and the cost of each which you made in clothing class this year.
- | | Item | Cost |
|-----|------|------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |
| 8. | | |
| 9. | | |
| 10. | | |
14. How much did you spend for material used in clothing class? _____
 15. What percentage of your total expenditure for clothing did you spend for the garments you made in clothing class? _____

MONTHLY SUMMARY OF EXPENDITURES

September

Item	Number Purchased	Total Amount Paid	Item	Number Purchased	Total Amount Paid
Dresses			Cosmetics		
Sport			Care of Hair		
Afternoon			Care of Clothing		
Skirts			<u>GROOMING TOTAL</u>		
Blouses			<u>FOOD TOTAL</u>		
Sweaters			Movies		
Shoes			Parties and Dances		
Sport			School Activities		
Dress			Miscellaneous Activities		
Anklelets			<u>LEISURE TOTAL</u>		
Hose			School Fees		
Coats			Books and Supplies		
Suits			Fine Arts Lessons		
Jackets			<u>EDUCATION TOTAL</u>		
Formal Dresses			Gifts to Friends or Family		
Hats			Contributions to Church or Charity		
Gloves			<u>GIFT TOTAL</u>		
Purses					
Jewelry			<u>MISCELLANEOUS ITEMS TOTAL</u>		
Slips					
Panties					
Brassieres					
Girdles					
Nightwear					
Housecoats					
Play Clothes					
<u>CLOTHING TOTAL</u>			<u>GRAND TOTAL</u>		

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